

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA
JOHNSTOWN DIVISION**

In re:

RALPH M MILLER
KIMBERLY A MILLER
Debtor(s)

Case No. 16-70443JAD

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 06/09/2016.
- 2) The plan was confirmed on 08/26/2016.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1328 on 12/21/2016.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 06/09/2021.
- 6) Number of months from filing to last payment: 60.
- 7) Number of months case was pending: 63.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$222,753.00.
- 10) Amount of unsecured claims discharged without payment: \$132,625.99.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor \$115,560.60
Less amount refunded to debtor \$56.66

NET RECEIPTS: \$115,503.94

Expenses of Administration:

Attorney's Fees Paid Through the Plan \$3,279.00
Court Costs \$0.00
Trustee Expenses & Compensation \$5,671.68
Other \$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$8,950.68

Attorney fees paid and disclosed by debtor: \$721.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
BANK OF AMERICA NA**	Secured	9,846.00	9,860.03	8,954.50	8,954.50	1,020.59
BARCLAYS BANK DELAWARE	Unsecured	2,020.00	NA	NA	0.00	0.00
BERKHEIMER TAX ADMINISTRATOR	Priority	710.00	NA	NA	0.00	0.00
BILL ME LATER INC A/S/F SYNCHRO	Unsecured	4,714.00	3,848.52	3,848.52	197.14	0.00
CITIBANK NA(*)++	Unsecured	0.00	NA	NA	0.00	0.00
CITIZENS BANK(*)	Unsecured	13,381.00	13,381.25	13,381.25	685.47	0.00
FIRST BANKCARD CENTER	Unsecured	11,990.00	NA	NA	0.00	0.00
FIRST NATIONAL BANK OF OMAHA(Unsecured	12,207.00	12,207.77	12,207.77	625.35	0.00
INTERNAL REVENUE SERVICE*	Priority	3,741.00	3,705.20	3,705.20	3,705.20	0.00
INTERNAL REVENUE SERVICE*	Unsecured	0.00	36.85	36.85	1.89	0.00
JPMORGAN CHASE BANK NA	Secured	13,655.00	13,667.25	13,667.25	13,667.25	1,509.06
JPMORGAN CHASE BANK NA	Unsecured	4,644.00	NA	NA	0.00	0.00
JPMORGAN CHASE BANK NA	Unsecured	4,370.00	NA	NA	0.00	0.00
JPMORGAN CHASE BANK NA	Unsecured	3,325.00	NA	NA	0.00	0.00
LVNV FUNDING LLC, ASSIGNEE	Unsecured	22,863.00	23,849.22	23,849.22	1,221.71	0.00
LVNV FUNDING LLC, ASSIGNEE	Unsecured	8,920.00	9,086.24	9,086.24	465.45	0.00
M & T BANK	Secured	84,540.00	84,112.48	0.00	67,786.58	0.00
M & T BANK	Secured	0.00	2,322.36	2,322.36	2,322.36	0.00
MERHO FEDERAL CREDIT UNION	Unsecured	1,329.00	1,329.54	1,329.54	68.10	0.00
MERRICK BANK	Unsecured	1,760.00	1,759.62	1,759.62	90.14	0.00
MIDLAND FUNDING LLC	Unsecured	5,823.00	5,823.17	5,823.17	298.30	0.00
MIDLAND FUNDING LLC	Unsecured	4,467.00	4,467.07	4,467.07	228.83	0.00
MIDLAND FUNDING LLC	Unsecured	730.00	730.20	730.20	37.41	0.00
MIDLAND FUNDING LLC	Unsecured	1,745.00	1,745.76	1,745.76	89.43	0.00
MIDLAND FUNDING LLC	Unsecured	4,935.00	4,855.64	4,855.64	248.73	0.00
NASA FCU	Unsecured	12,937.00	13,205.90	13,205.90	676.49	0.00
NATIONWIDE BANK++	Secured	615.00	719.63	126.64	126.64	31.82
PA DEPARTMENT OF REVENUE*	Unsecured	0.00	109.11	109.11	5.59	0.00
PA DEPARTMENT OF REVENUE*	Priority	1,800.29	1,691.18	1,691.18	1,691.18	0.00
PORTFOLIO RECOVERY ASSOCIATE	Unsecured	2,020.00	2,057.76	2,057.76	105.41	0.00
PORTFOLIO RECOVERY ASSOCIATE	Unsecured	3,106.00	3,106.24	3,106.24	159.12	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	646.00	646.39	646.39	33.11	0.00
QUANTUM3 GROUP LLC - AGENT CC	Unsecured	1,416.00	1,503.88	1,503.88	77.03	0.00
QUANTUM3 GROUP LLC AGNT - COM	Unsecured	3,996.00	4,103.84	4,103.84	210.22	0.00
QUANTUM3 GROUP LLC AGNT - COM	Unsecured	2,953.00	3,052.39	3,052.39	156.36	0.00
STERLING JEWELERS D/B/A KAY JEV	Secured	4,076.00	4,076.69	0.00	0.00	0.00
TD BANK USA NA**	Unsecured	1,073.00	1,108.71	1,108.71	56.80	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$67,786.58	\$0.00
Mortgage Arrearage	\$2,322.36	\$2,322.36	\$0.00
Debt Secured by Vehicle	\$22,748.39	\$22,748.39	\$2,561.47
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$25,070.75	\$92,857.33	\$2,561.47
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$5,396.38	\$5,396.38	\$0.00
TOTAL PRIORITY:	\$5,396.38	\$5,396.38	\$0.00
GENERAL UNSECURED PAYMENTS:	\$112,015.07	\$5,738.08	\$0.00

Disbursements:

Expenses of Administration	<u>\$8,950.68</u>	
Disbursements to Creditors	<u>\$106,553.26</u>	
TOTAL DISBURSEMENTS :		<u>\$115,503.94</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 09/10/2021

By: /s/ Ronda J. Winnecour

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.